



San Francisco CalFresh Program



The Need: Hungry Seniors

- California's participation in CalFresh is estimated to be 50%. Yet, for seniors 60+ it is estimated to be as low as 10%.
- Many low-income seniors face hard decisions in choosing between buying food or medicine.
- Nutrient-deficient seniors have higher rates of hospitalization and mortality.
- Seniors who are 60-65, are not eligible for SSI (unless disabled).

Scope of Need

- More than 6M seniors 60+ in CA.
- In 2009, 516,028 Californians 60+ lived in poverty.
- In San Francisco alone, there were 29,472 seniors 60+ living 130% under the FPL in 2010. Meanwhile, only 2,787 of them were on CalFresh. (*Many on SSI, but not enough to cover the gap*).
- The size of the problem is growing. According to the CA Dept of Aging, btw 1990 and 2020 the senior population will grow by 112%.

CalFresh Caseload growth is slower for 60-65 year olds, than for other age groups

	< 60	% growth since 2008 (<60)	60 to 65	% growth since 2008 (60-65)	65+	% growth since 2008 (65+)
2008	20,482		1,237		956	
2009	25,466	124.3%	1,403	113.4%	1,058	110.7%
2010	30,689	149.8%	1,578	127.5%	1,209	126.5%
2011	36,051	176.0%	2,050	165.7%	1,716	179.6%

CalFresh is a good deal for Seniors

- Seniors qualify for more deductions.
 - Shelter and medical expenses above \$35, are deducted before calculating their net income.
- Seniors have to submit less paperwork and do interviews less often.
 - a 24-month certification period
 - No quarterly reports, just change reports.
- Seniors, in some counties, are eligible for the Restaurant Meals Program.

Helping seniors on CalFresh is less work for staff

- **Less work**
 - Less paperwork
 - a 24-month certification period
 - No quarterly reports, just change reports.
- **Greater retention**, so staff don't have to process as many application "cyclers".

Why is it particularly hard for seniors to access CalFresh?

- Isolation
- Greater difficulties with transportation
- Misunderstandings about eligibility
- Less likely to know people who receive nutrition benefits
- Less likely to have grown-up with food assistance

Senior resistance to “charity/hand-out”

- *“Well the younger generation is...more aware of systems, you know, I think the feeling is that this is something that’s here to help us and we can use it, and there’s no need to be ashamed of it, as opposed to that age group [seniors] that, no matter what you call it, to them it’s charity and handouts and they don’t want it. **They don’t want to take charities or handouts.**”*

-(Caseworker in Central Washington CBO, focus group)

Golden Advantage Nutrition Program (GANP)

- The Golden Advantage Nutrition Program (GANP) is a pilot program launched by California Departments of Aging, Public Health and Social Services in Spring 2012.
- The name was selected by senior focus groups in the Sacramento area, to reduce stigma associated with Food Stamps or even possibly CalFresh.
- Studies have shown that senior participation in CalFresh is possibly as low as ten percent of eligibles, due to a variety of factors.
- The State agencies are partnering with Federally funded CalFresh outreach non-profit organizations and with local Counties.

GANP, a pilot project of the State

- Golden Advantage Nutrition Program
- Four Counties: San Francisco and Santa Clara, San Diego and Riverside.
- Additional Partners: Local area agencies on aging, Catholic Charities of CA, CA Assoc of Food Banks, CA Dept Aging, CA Dept Pub Health.
- San Francisco launched its GANP efforts June 2012, to supplement its ongoing outreach for seniors.

GNAP Objectives:

- To increase CalFresh participation among seniors.
- Provide funds for low-income seniors so they can make a voluntary donation at congregate meals sites and Meals on Wheels (MOW) using EBT.
- Increase collaboration among State and local government and non-profits serving a growing seniors in a time of diminishing resources.



What is the GANP pilot design?

- Recruit senior meal centers and other CBOs to use Point of Service devices to allow customers to make a donation using their CalFresh EBT cards.
- Expand targeted outreach for seniors (60-65yrs) in partnership with CBOs.

OUTREACH FINDINGS:

Senior outreach = a hard sell

- The SSI issue: during San Francisco's "summer of senior outreach," we learned that in some senior centers, there is great food insecurity and interest in CalFresh, but virtually no eligibility due to these participants being on SSI.
- Lack of knowledge whether or not someone is on SSI, vs SSDI, SSA, etc.
- Distrust of the system or unwillingness to disclose their personal financial hardships or situation
- Stigma issues – worked hard all my life...
- Language appropriate outreach

Convincing Senior meal providers to apply to accept EBT

- Holding meetings, info packets, presentations
- Follow-up calls/emails with CBOs to answer questions
- Typical concerns: Low-income seniors should use their CalFresh to supplement the meals they're getting for free
- Voucher or EBT POS can be clumsy, stigmatizing and hard to implement with volunteers or already over worked staff at the point of service
- "Not sure it it's worth it"
- Congregate meal sites have concerns about effect of voluntary donations via EBT on their other funding sources.

GANP application for meal provider

How the Communal dining facility or meal-delivery service applies:

- Completes paper form FNS-252-2 (4-11)
- Submit application with copy of your IRS Tax Exempt form
- Or online:

<http://www.fns.usda.gov/snap/retailers/application-process.htm>

GANP application

1. The meal provider needs a phone line for the POS device.
2. The POS dials an 800 number for authorization
3. The meal provider needs a checking account for the “voluntary contribution” to be deposited.
4. The fee for a POS device used for under \$100 in monthly transactions is waived for GANP participating providers.

San Francisco's senior outreach

- The main CalFresh outreach partners in San Francisco are: 211, Catholic Charities CYO, San Francisco Food Bank, SingleStopUSA and Volunteer Legal Services program.
- In 2011, San Francisco ran a “summer of senior outreach” and met with approx **28** senior-centers to educate staff, train them in benefitsCalWIN and distribute outreach materials.
- Using senior-focused CalFresh outreach material and training developed by CDPH.
- In SF, the Broadband Technology Opportunity Program (BTOP) is installing senior-friendly computers at 50+ senior sites around the City. BCW icons on these computer desktops.

How will we know if our intervention is working?

- Senior meal sites either accepting EBT cards for donations, or more importantly promoting CalFresh.
- A growing number of agencies, that provide benefit assistance, help seniors apply for CalFresh.
- The rate of growth of seniors on CalFresh is greater than or equal to the growth-rate of other ages.

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